## UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA

## CHAPTER 13 STANDING TRUSTEE'S AMENDED FINAL REPORT AND ACCOUNT

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 02/03/2016.
- 2) The plan was confirmed on 06/22/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 03/08/2021.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: <u>66</u>.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$42,017.00.
- 10) Amount of unsecured claims discharged without full payment: \$512,502.53.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:	
Total paid by or on behalf of the debtor(s)	\$ 58,010.00
Less amount refunded to debtor(s)	\$ 0.00

**NET RECEIPTS** \$ 58,010.00

## Expenses of Administration:

Attorney's Fees Paid Through the Plan

Court Costs

Trustee Expenses & Compensation

Other

\$ 3,885.00
\$ 0.00
\$ 4,552.79

TOTAL EXPENSES OF ADMINISTRATION \$ 8,437.79

Attorney fees paid and disclosed by debtor(s): \$1,500.00

Scheduled Creditors:								
Creditor		Claim	Claim	Claim	Principal	Interest		
Name	<u>Class</u>	<b>Scheduled</b>	<u>Asserted</u>	Allowed	<u>Paid</u>	<u>Paid</u>		
MICHAEL P. KELLY	Lgl	0.00	1,500.00	5,385.00	3,885.00	0.00		
CAVALRY SPV I, LLC	CAVALRY SPV I, LLC Uns		527.23	527.23	8.03	0.00		
PENNSYLVANIA DEPT. OF REVEN	UE Pri	73,523.21	1,777.18	1,777.18 4,869.75		0.00		
PENNSYLVANIA DEPT. OF REVEN	UE Sec	9,000.00	0.00	0.00	0.00	0.00		
PENNSYLVANIA DEPT. OF REVEN	UE Uns	72,000.00	70,158.97	70,158.97	1,066.25	0.00		
BANK OF AMERICA	Uns	0.00	4,965.37	4,965.37	75.46	0.00		
PORTFOLIO RECOVERY ASSO	Uns	0.00	445.00	445.00	6.76	0.00		
AMERICREDIT	Sec	9,519.00	9,622.06	525.16	525.16	0.00		
RESURGENT CAPITAL SVCS	Uns	0.00	19.20	19.20	0.29	0.00		
INTERNAL REVENUE SERVICE	Pri	1,500.00	9,481.62	11,570.17	11,570.17	0.00		
INTERNAL REVENUE SERVICE	Sec	9,000.00	26,354.63	26,354.63	26,354.63	0.00		
INTERNAL REVENUE SERVICE	Uns	0.00	253,285.37	253,285.37	3,849.33	0.00		
QUANTUM3 GROUP	Uns	0.00	1,171.49	1,171.49	17.80	0.00		
NAVIENT SOLUTIONS, INC	Uns	0.00	77,838.14	77,838.14	1,182.96	0.00		
ORION PORTFOLIO	Uns	0.00	168.71	168.71	2.56	0.00		
ORION PORTFOLIO	Uns	0.00	886.89	886.89	13.46	0.00		
ASHLEY FUNDING SVCS	Uns	0.00	28.35	28.35	0.43	0.00		
THE BANK OF NEW YORK MELLON Sec		0.00	38,113.57	38,113.57	0.00	0.00		

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Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
Name	Class	Scheduled	Asserted	Allowed	Paid	Paid
SETERUS, INC	Sec	300,506.00	416,023.55	0.00	0.00	$\frac{1 \text{ ard}}{0.00}$
WELLS FARGO BANK	Uns	0.00	591.70	591.70	8.99	0.00
WELLS FARGO BANK	Uns	0.00	620.71	620.71	9.44	0.00
BSI FINANCIAL SERVICES	Sec	288,485.00	286,264.88	0.00	0.00	0.00
PORANIA LLC	Uns	0.00	133.78	133.78	2.03	0.00
PORANIA LLC	Uns	0.00	573.12	573.12	8.71	0.00
MICHAEL P. KELLY	Lgl	0.00	0.00	0.00	0.00	0.00
Navient	Uns	0.00	88,301.08	88,301.08	0.00	0.00
A-1 COLLECTIONS SVC	Uns	284.00	NA	NA	0.00	0.00
AMCA	Uns	109.00	NA	NA	0.00	0.00
APPLIED BANK	Uns	1,171.00	NA	NA	0.00	0.00
BEERKS CREDIT & COLL	Uns	30.00	NA	NA	0.00	0.00
BK OF AMER	Uns	4,965.00	NA	NA	0.00	0.00
CAVALARY PORT SERV	Uns	527.00	NA	NA	0.00	0.00
COMMERCIAL ACCEPTANCE	Uns	100.00	NA	NA	0.00	0.00
CONVERGENT	Uns	329.00	NA	NA	0.00	0.00
DEBT REC. SOLUTION	Uns	133.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Uns	75,675.00	NA	NA	0.00	0.00
FIRST PREMIIER BANK	Uns	474.00	NA	NA	0.00	0.00
GRAFFEN INTERGRATED BUSINESS	S Uns	16,000.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Uns	1,420.00	NA	NA	0.00	0.00
NISSAN-INFINITI LT	Uns	1,010.00	NA	NA	0.00	0.00
PHOENIX FINANCIAL SERV	Uns	1,507.00	NA	NA	0.00	0.00
PORTFOLIO REC ASS	Uns	1,538.00	NA	NA	0.00	0.00
SYNCB/QVC	Uns	1,013.00	NA	NA	0.00	0.00
TRIDENTASSET.COM	Uns	1,056.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:							
	Claim Allowed	Principal Paid	Interest Paid				
Secured Payments:							
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00				
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00				
Debt Secured by Vehicle	\$ 525.16	\$ 525.16	\$ 0.00				
All Other Secured	\$ 64,468.20	\$ 26,354.63	\$ 0.00				
TOTAL SECURED:	\$ 64,993.36	\$ 26,879.79	\$ 0.00				
Priority Unsecured Payments:							
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00				
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00				
All Other Priority	\$ 16,439.92	\$ 16,439.92	\$ 0.00				
TOTAL PRIORITY:	\$ 16,439.92	\$ 16,439.92	\$ 0.00				
GENERAL UNSECURED PAYMENTS:	\$ 499,715.11	\$ 6,252.50	\$ 0.00				

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Expenses of Administration \$8,437.79 Disbursements to Creditors \$49,572.21

TOTAL DISBURSEMENTS: \$58,010.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 08/16/2021 By: William C. Miller
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.